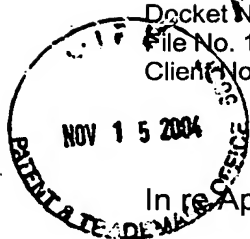


IPW

PATENT

Docket No. 3350-30B  
 File No. 1158.41323CX2  
 Client No. Quickremit-Cont.



# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

R. GANESAN

Serial No. 10/695,946

Filed: October 30, 2003

For: MAKING CASHLESS PURCHASES WITHOUT IDENTIFYING THE  
 PURCHASE'S PAYMENT ACCOUNT

:  
 :  
 : Group Art Unit: 3629  
 : Examiner: TBD

## TRANSMITTAL

Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

November 15, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

☒ No additional fee is required.

☒ Also attached: PTO-1449 Form

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	22	22	0	x \$18 =	\$0
Independent Claims	5	5	0	x \$86 =	\$0
TOTAL FEE DUE					\$0

☐ A Credit Card Payment form in the amount of \$0 is attached

☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read 'Alfred A. Stadnicki', with a long horizontal flourish extending to the right.

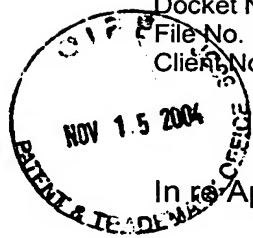
Alfred A. Stadnicki  
Registration No. 30,226

Suite 1800  
1300 North Seventeenth Street  
Arlington, VA 22209  
Telephone: (703) 236-6080  
Facsimile: (703) 312-6666

AAS/slk  
Enclosures

Docket No. 3350-30B  
File No. 1158.41323CX2  
Client No. Quickremit-Cont.

PATENT



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of

R. GANESAN

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PURCHASE'S PAYMENT ACCOUNT

:  
:  
: Group Art Unit: 3629  
:  
: Examiner: TBD  
:

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 & 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

November 15, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-30B  
File No. 1158.41323CX2  
Client No. Quickremit-Cont.

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41323CX2) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

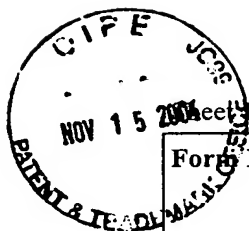
ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in dark ink, appearing to read 'Alfred A. Stadnicki', with a long horizontal stroke extending to the left.

Alfred A. Stadnicki  
Registration No. 30,226

1300 North Seventeenth Street  
Suite 1800  
Arlington, VA 22209  
Tel.: 703-312-6600  
Fax.: 703-312-6666

AAS/slk



Sheet 1 of 1

Form PTO-1449

U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICEATTY. DKT. NO.  
1158.41323CX2  
3350-30BSERIAL NO.  
10/695,946INFORMATION DISCLOSURE STATEMENT  
BY APPLICANT

(Use several sheets if necessary)

APPLICANT  
R. GANESANFILING DATE  
October 30, 2003GROUP  
3629

## U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA	5,329,589	7-12-94	Fraser, et al.		
	AB					
	AC					
	AD					
	AE					
	AF					
	AG					
	AH					
	AI					
	AJ					
	AK					
	AL					

## FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
	AM						
	AN						
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	AU	
	AV	
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Examiner		Date Considered